



STATE OF HAWAII
HAWAII EMPLOYER-UNION HEALTH BENEFITS TRUST FUND

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ACTING ADMINISTRATOR
MARIE C. LADERTA

December 21, 2010

TO: Employees of the State and Counties

FROM: for Marie C. Laderta, Acting Administrator *Sandi Jahiro*

SUBJECT: New Health Plan Premium Rates and Open Enrollment

Note: This information does NOT apply to HSTA VEBA members.

At a recent Board meeting, the Trustees of the Hawaii Employer-Union Health Benefits Trust Fund (EUTF) approved new health plan premium rates. **The new premium rates will be effective March 1, 2011, except for the Royal State National (RSN) Supplemental Plan rate, which will be effective January 1, 2011.** To provide you with an opportunity to make changes to your health plan enrollments, if you wish to do so, the Trustees also authorized an **open enrollment period which will be conducted from January 3, 2011 through January 24, 2011.** Plan changes properly submitted during this open enrollment period will be effective March 1, 2011.

Attachment #1 is a chart of the new premium rates that will be effective from March 1, 2011 through June 30, 2011. Please note that Attachment #1 does not include the contribution amounts that either the employer or employee will pay towards the new premiums until such time we are informed by the Office of Collective Bargaining what these amounts are.

Attachment #2 provides a schedule of open enrollment informational sessions which will be held on all islands. Representatives of the health plan insurance carriers will be present at the sessions to provide an overview of their health plans' benefits and answer questions you may have. A representative from the EUTF will also be present should you have questions.

Meanwhile, below are some anticipated questions and answers that we hope will be of help to you.

Q1. Will the EUTF be providing employees with an updated Reference Guide (informational booklet) during the open enrollment period?

A1. No. Since the insurance carriers and benefits are NOT changing (only the premiums are changing), the EUTF will not be updating the 2010 Reference Guide. If you need information on the benefits of the various EUTF health benefit plans, please review the 2010 Reference Guide, which can be found at EUTF's website: www.eutf.hawaii.gov. First, click on: 2011 Open Enrollment Information. Then click on: 2010 Active Open Enrollment Reference Guide.

Q2. Regarding the open enrollment informational sessions, will employees be given time off to attend one of the sessions?

A2. No. As stated in A1 above, the insurance carriers and benefits are NOT changing, only the premiums are changing, and information on the benefits is available on the EUTF's website. Therefore, administrative time off will not be given for these open enrollment informational sessions.

Q3. If I want to make changes, what do I do?

A3. You must complete an EC-1 Enrollment Form (Revised July 2010) and turn it in to your personnel office no later than January 24, 2011. The EC-1 form can be found at EUTF's website: www.eutf.hawaii.gov. Click on: EUTF Forms.

When completing the form, be sure to check off **all** plans you wish to enroll in. In Section 3 of the EC-1 form, boxes left blank would mean that you have **not** selected those options, thereby waiving coverage.

Q4. Regarding the EC-1 form:

a. If I submit an old EC-1 form, and not the latest EC-1 form that was revised in July 2010, will EUTF still accept the old form?

No. Therefore, please check the upper left corner of the form to be sure that it shows: EC-1 Rev July 2010.

b. Do I need to complete Section 2?

No. Section 2 is only applicable for health plan enrollments or changes employees wish to make in the middle of a plan year due to a qualifying event, i.e., adoption, birth, marriage, new domestic partnership, new hire, newly eligible, placement for adoption, reinstatement in employment, return from authorized leave of absence (if not currently enrolled).

c. Regarding Section 4, do I need to enter information on my dependents, even if I am only making a health plan change and have no changes to my dependents' information?

Yes. If you are making a health plan selection under Section 3 of the EC-1 form, you also need to complete Section 4 regarding Dependent Information if you wish to cover any dependents. If you do not list any dependents on the form, it will be assumed that you do not wish to cover any dependents.

Q5. I want to enroll in either the HMA "90/10" or HMSA "80/20" plan, but they both don't have drug coverage. I need drug coverage. How can I get it?

A5. If you enroll in the HMA “90/10” or HMSA “80/20” plan and need drug plan coverage, enroll in the informedRx Prescription Drug Plan. If you do not check the appropriate box on the EC-1 form to enroll in that plan, it will be assumed that you do not want prescription drug plan coverage.

Q6. If I turn in my EC-1 form to my personnel office by January 24, 2011, what is the effective date of my change?

A6. March 1, 2011.

Q7. If I mail and postmark my EC-1 form to my personnel office by January 24, 2011, and they get it a few days later, will my form still be accepted?

A7. No. The EC-1 form must be RECEIVED by your personnel office no later than January 24, 2011. Therefore, we urge you not to wait until the last minute to submit your enrollment form.

Q8. If I turn in my EC-1 form by January 24, 2011, (meaning if my EC-1 form is received by my personnel office by that date), when can I expect to receive my new membership cards?

A8. You should receive your new cards by the end of March. Even though your cards will not arrive until the latter part of March, **YOU WILL BE COVERED STARTING MARCH 1, 2011.** EUTF will provide the health plan carriers with computer files on a weekly basis, as the EC-1 forms are processed, so that the carriers can update their files accordingly and avoid problems to the extent possible. However, if you need to go to the doctor or fill a prescription and have a problem because your doctor or pharmacy is not able to verify your coverage for some reason:

- Send EUTF an email at: eutf@hawaii.gov. In the subject line, type in: URGENT – Need Confirmation of Coverage. EUTF will check this email box daily and will send the carrier a rush notice of your coverage. You will get an email response from EUTF so that you will know your email was received. The following insurance carriers issue membership cards: HMSA, HMA, Kaiser, and HDS.
- If you do not have access to a computer, ask your personnel office for help in sending EUTF an email about your problem.
- If you cannot send EUTF an email, then call the EUTF Call Center at 586-7390, or Neighbor Island employees may call us toll-free at 1-800-295-0089.

Q9. If I DO NOT submit an EC-1 form, will my current health benefit plan enrollments automatically continue? Will my current enrollment in the Premium Conversion Plan (PCP)* also continue?

A9. Yes, your current health benefit plan enrollments will automatically continue. In such a case, the only change you will see is in your health plan payroll deduction(s), to reflect the new employee contribution amounts.

Yes, your current PCP enrollment also will automatically continue. If you are a State employee and want to change or cancel your PCP enrollment, you need to submit an EC-1 form and check the appropriate box under Section 3 of the EC-1 form, at the bottom of page 1.

** Note: The PCP is a voluntary benefit which may be offered by your employer. It provides an opportunity to most health benefits plan participants to save some tax dollars and make the most of their paychecks. For more information on the PCP, check with your personnel office. State employees can check the State Department of Human Resources Development's website at: <http://hawaii.gov/hrd/main/EEBenefits/TaxSavingsBenefits/>*

Q10. I am a State employee. If I DO submit an EC-1 form to make a health plan change during open enrollment and I want to continue my current enrollment in the Premium Conversion Plan (PCP)*, do I need to re-enroll in the PCP on the EC-1 form?

A10. No. Since you already are in the PCP, your enrollment will automatically continue.

Q11. If I decide to change my health plan enrollment, when will I see the change reflected in my payroll deductions?

A11. You should see the first payroll deduction change on your paycheck for the ***pay period*** ending March 15, 2011.

Q12. If I turn in an EC-1 form during open enrollment, will I receive any confirmation of my change?

A12. Yes, only if actual enrollment changes were made. EUTF will mail a confirmation notice to you at your last known mailing address. Therefore, if you recently changed your mailing address, be sure to update it immediately with your personnel office.

You should receive the confirmation notice on or before March 1, 2011, depending on when your enrollment transaction was processed and if there were any problems with your mailing address or form (e.g., missing information). When you receive the confirmation notice, please review it carefully to make sure the changes you requested were made.

Q13. The Federal Health Care Reform has a provision that allows me to cover my dependents up to age 26. Can I add my 24 or 25 year old dependent now?

A13. No. At this time, the EUTF plans to add the new Federal Health Care Reform provision related to dependents up to age 26, starting July 1, 2011. When the new provision is added, EUTF will send out information and allow employees to enroll their eligible dependents.

Q14. Attachment #1 states the premiums are effective March 1, 2011. Will the premiums for my current health plan(s) remain the same through February 28, 2011?

A14. Yes, except for the RSN Supplemental Plan's rate that will decrease on January 1, 2011.

Q15. If I have other questions, who can I contact?

A15. There are several ways to get information:

- a) Attend one of the many open enrollment sessions scheduled (see Attachment #2).
- b) Check the EUTF website at: www.eutf.hawaii.gov. Click on the following links that may be pertinent:
 - 2011 Open Enrollment for Active Employees
 - EUTF Forms
 - Links to Carrier Web Sites
 - Administrative Rules
 - Chapter 87A, HRS 2009
- c) For questions related to the **benefits** of the health plans, contact the carriers directly:
 - ChiroPlan: Honolulu (808) 621-4774, Neighbor Islands (800) 414-8845
 - HDS: (808) 529-9310; Toll-free (800) 232-2533 x310
 - HMA: (808) 954-8796, Toll-free (866) 826-5335
 - HMSA: Oahu 948-6499, Toll-free (800) 776-4672
 - Kaiser: (808) 432-5955, Toll-free (800) 966-5955
 - informedRx: Toll-free (866) 533-6977
 - Royal State: (808) 539-1600, Toll-free (800) 890-9022
 - VSP: Honolulu (808) 532-1600, Toll-free (800) 522-5162
 - Standard Life: Toll-free (888) 408-2298
- d) For questions related to **eligibility, status of your enrollment, required supporting documents, and timing of submission of forms**:
 - Email EUTF at: eutf@hawaii.gov, or
 - Call the EUTF Call Center at 586-7390, or Neighbor Island employees may call us toll-free at 1-800-295-0089.

Attachment #1: EUTF Active Employees Total Contribution

Attachment #2: Open Enrollment Information Session Schedule for Active Employees

ATTACHMENT 1 (1 of 2)

**HAWAII EMPLOYER-UNION HEALTH BENEFITS TRUST FUND
ACTIVE EMPLOYEES
ALL BU'S EXCEPT BU05, BU45, BU12
EFFECTIVE JANUARY 1, 2011 (ROYAL STATE SUPPLEMENTAL)
EFFECTIVE MARCH 1, 2011 (ALL OTHER PLANS)**

Benefit Plan	Type of Enrollment	Total Contribution Required
MEDICAL PLANS		
EUTF PPO (HMA) - 90/10 Plan RSN Chiropractic	Self	\$314.14
	Two-Party	\$762.54
	Family	\$972.46
EUTF PPO (HMSA) - 80/20 Plan RSN Chiropractic	Self	\$303.92
	Two-Party	\$737.72
	Family	\$940.80
EUTF Prescription Drug (informedRx)	Self	\$70.82
	Two-Party	\$171.96
	Family	\$219.54
EUTF HMO (HMSA) Prescription Drug RSN Chiropractic	Self	\$426.14
	Two-Party	\$1,034.50
	Family	\$1,319.54
Kaiser Comprehensive Prescription Drug RSN Chiropractic	Self	\$381.22
	Two-Party	\$924.72
	Family	\$1,180.12
Kaiser Basic Prescription Drug RSN Chiropractic	Self	\$322.54
	Two-Party	\$782.20
	Family	\$998.32
EUTF Supplemental (HMSA) informedRx Prescription Drug RSN Chiropractic	Self	\$224.88
	Two-Party	\$546.06
	Family	\$696.46
Royal State Supplemental (eff 1/1/2011) Prescription Drug RSN Chiropractic	Self	\$43.50
	Two-Party	\$106.98
	Family	\$120.92
EUTF High Deductible Health Plan (HMSA) Prescription Drug	Self	\$288.64
	Two-Party	\$701.50
	Family	\$895.30
DENTAL PLAN		
HDS Dental	Self	\$32.30
	Two-Party	\$64.62
	Family	\$106.34
VISION PLAN		
VSP Vision	Self	\$6.04
	Two-Party	\$11.18
	Family	\$14.62
LIFE INSURANCE		
Standard Life Insurance	Employee	\$4.16

ATTACHMENT 1 (2 of 2)

**HAWAII EMPLOYER-UNION HEALTH BENEFITS TRUST FUND
ACTIVE EMPLOYEES
BU12
EFFECTIVE JANUARY 1, 2011 (ROYAL STATE SUPPLEMENTAL)
EFFECTIVE MARCH 1, 2011 (ALL OTHER PLANS)**

Benefit Plan	Type of Enrollment	Total Contribution Required
MEDICAL PLANS		
EUTF PPO (HMA) - 90/10 Plan RSN Chiropractic	Self	\$280.18
	Two-Party	\$700.58
	Family	\$908.22
EUTF PPO (HMSA) - 80/20 Plan RSN Chiropractic	Self	\$271.10
	Two-Party	\$677.78
	Family	\$878.66
EUTF Prescription Drug (informedRx)	Self	\$47.94
	Two-Party	\$119.86
	Family	\$155.52
EUTF HMO (HMSA) Prescription Drug RSN Chiropractic	Self	\$371.96
	Two-Party	\$930.28
	Family	\$1,206.20
Kaiser Comprehensive Prescription Drug RSN Chiropractic	Self	\$314.46
	Two-Party	\$784.20
	Family	\$1,016.60
Kaiser Basic Prescription Drug RSN Chiropractic	Self	\$266.22
	Two-Party	\$663.64
	Family	\$860.32
EUTF Supplemental (HMSA) informedRx Prescription Drug RSN Chiropractic	Self	\$194.46
	Two-Party	\$488.74
	Family	\$640.70
Royal State Supplemental (eff 1/1/2011) Prescription Drug RSN Chiropractic	Self	\$43.50
	Two-Party	\$106.98
	Family	\$120.92
EUTF High Deductible Health Plan (HMSA) Prescription Drug	Self	\$262.70
	Two-Party	\$658.44
	Family	\$855.78
DENTAL PLAN		
HDS Dental	Self	\$32.30
	Two-Party	\$64.62
	Family	\$106.34
VISION PLAN		
VSP Vision	Self	\$6.04
	Two-Party	\$11.18
	Family	\$14.62
LIFE INSURANCE		
Standard Life Insurance	Employee	\$4.16

Open Enrollment Information Session Schedule for Active Employees

Date	Location	Time
Monday January 3, 2011	Leeward Community College GT105 (Oahu)	8:30 – 10:30 11:00 – 12:30 3:00 – 4:15
Tuesday January 4, 2011	Lanai Library (Lanai)	1:30 – 2:30 3:00 – 4:00
Wednesday January 5, 2011	Aunt Sally's Luau Hale (Hilo)	10:00 – 11:30 1:00 – 2:30 3:00 – 4:15
Thursday January 6, 2011	Maui Community College Kalama 103 (Maui)	10:00 – 11:30 1:00 – 2:30 3:00 – 4:15
Thursday January 6, 2011	Leeward Community College GT105 (Oahu)	8:30 – 10:30 11:00 – 12:30 3:00 – 4:15
Friday January 7, 2011	U.H. Kuykendall Auditorium (Oahu)	8:30 – 10:00 10:30 – 12:00 3:00 – 4:15
Monday January 10, 2011	Mitchell Pauole Community Center (Molokai)	2:30 – 3:30 3:45 – 4:30
Tuesday January 11, 2011	Kapolei Hale Conference Rm A & B (Oahu)	8:30 – 10:00 10:30 – 12:00 3:00 – 4:15
Wednesday January 12, 2011	State Capitol Auditorium (Oahu)	8:30 – 10:00 10:30 – 12:00 3:00 – 4:15
Wednesday January 12, 2011	Yano Hall (Kona – Captain Cook) Natural Energy Laboratory (Kona – Kailua)	10:00 – 11:00 11:30 – 12:30 3:00 – 4:15
Thursday January 13, 2011	Aunt Sally's Luau Hale (Hilo)	10:00 – 11:30 1:00 – 2:30 3:00 – 4:15
Tuesday January 18, 2011	Mission Memorial Auditorium (Oahu)	8:30 – 10:00 10:30 – 12:00 3:00 – 4:15
Tuesday January 18, 2011	Kauai War Memorial Convention Center (Kauai)	10:00 – 11:30 1:00 – 2:30 3:00 – 4:15
Wednesday January 19, 2011	Kauai War Memorial Convention Center (Kauai)	10:00 – 11:30 1:00 – 2:30 3:00 – 4:15
Wednesday January 19, 2011	Mission Memorial Auditorium (Oahu)	8:30 – 10:00 10:30 – 12:00 3:00 – 4:15
Thursday January 20, 2011	Wailuku Community Center (Maui)	10:00 – 11:30 1:00 – 2:30 3:00 – 4:15
Friday January 21, 2011	Windward Community College Akoakoa 105 (Oahu)	8:30 – 10:00 10:30 – 12:00 3:00 – 4:15

Location Address

Oahu

Leeward Community College, GT105

96-045 Alaike Street
Pearl City, HI 96782

Kapolei Hale, Conference Rm A & B

1000 Uluohia Street
Kapolei, HI 96707

Mission Memorial Auditorium

City Hall Annex
550 S. King Street
Honolulu, HI 96813

U.H. Kuykendall Auditorium

2445 Campus Road
Honolulu, HI 96822

State Capitol Auditorium

415 S. Beretania Street
Honolulu, HI 96813

Windward Community College

Akoakoa 105
45-720 Keaahala Road
Kaneohe, HI 96744

Neighbor Island

Lanai –Lanai City

Lanai Library
555 Fraser Avenue
Lanai City, HI 96763

Maui-Kahului

Maui Community College, Kalama 102
310 Ka'ahumanu Avenue
Kahului, HI 96732

Maui-Wailuku Community Center

395 Waena Place
Wailuku, HI 96793

Hawaii-Kona (Captain Cook)

Yano Hall
82-6156 Mamalahoa Highway
Captain Cook, HI 96750

Hawaii-Hilo

Aunt Sally's Luau Hale
799 Piilani Street
Hilo, HI 96720

Molokai-Kaunakakai

Mitchell Pauole Community Center
90 Inoa Street
Kaunakakai, HI 96748

Kauai-Lihue

Kauai War Memorial Convention Center
4191 Hardy Street
Lihue, HI 96766

Hawaii-Kona (Kailua)

Natural Energy Laboratory
73-4460 Queen Ka'ahumanu Highway
Kailua-Kona, HI 96740